

EXHIBIT A

Subject: Federal Court's Notice of Proposed Class Action Settlement. Please Read.

Robert V. Townes, IV v. TransUnion, LLC and TrueLink, Inc., Case No. 04-1488 (USDC, District of Delaware)

A FEDERAL COURT ORDERED THIS NOTICE. THIS IS NOT A SOLICITATION FROM A LAWYER. THIS IS NOT A SOLICITATION FROM TRANSUNION OR TRUELINK TO PURCHASE ANYTHING.

PLEASE READ.

You may be eligible to receive a benefit from a class action settlement if you purchased, you or a third party paid for, and you received a credit score, credit monitoring, or other offering from a TransUnion or TrueLink website (truecredit.com, transunion.com, transunioncs.com, knowyourloanrate.com and freecreditprofile.com) between December 1, 1999 and April 16, 2007.

A federal court has directed that this notice be sent to inform you of a proposed class action settlement. Records show that you entered into an agreement with a TransUnion and/or TrueLink entity (through a website) between December 1, 1999 and April 16, 2007 to obtain one or more of the following "Offerings": credit score, credit monitoring (offered at various times under one or more of the following names: TransUnion Credit Monitoring, TransUnion Credit Monitoring Unlimited, Credit Monitoring, Weekly Credit Alerts, Credit Watch, TransUnion Credit Alerts, 3-Bureau Credit Monitoring, Credit Inform, Credit Monitor, ID Fraud Watch, Free Credit Profile and Credit Monitoring Plus FICO Score), Debt Analysis, Borrowing Power Analysis, or knowyourloanrate mortgage preparation kit (offered at various times as Mortgage Rate Wizard or Mortgage Rate Simulator). The "Settlement Class" or "Class" includes all individuals, regardless of where they reside, who, between December 1, 1999 and April 16, 2007, entered into an agreement with any of the Defendants to obtain any of the Offerings through Defendants' Websites, but did not later obtain a complete refund from any source, and received said Offering. "Settlement Class" or "Class," however, shall not include: (i) all judicial officers in the United States and their families through third degree of relationship; (ii) all officers, directors, employees or counsel of the Released Parties; (iii) all persons who have already settled or otherwise compromised their claims against the Defendants; (iv) all persons who Opt-Out; and (v) all persons who are named plaintiffs in any action pending against any of the Defendants on April 16, 2007 wherein the recovery sought is encompassed by the Released Claims.

The Settlement will resolve a lawsuit in which claims are made that TransUnion LLC ("TransUnion") and TrueLink, Inc. ("TrueLink") (collectively, the "Defendants") violated the Federal Credit Repair Organizations Act and state law. Under the Settlement, the Defendants deny that they are liable, but have agreed to make certain changes to the Offerings and to the advertising and marketing of the Offerings. In addition, a Settlement Class member who purchased an Offering from one of the Defendants will receive 3 free months of TransUnion Credit Monitoring from the Defendants. You will not be required to purchase anything. These benefits are truly free. All that is necessary is for you to fill out an Authentication Form to protect your privacy rights. TransUnion Credit Monitoring is a valuable benefit.

TransUnion Credit Monitoring monitors a consumer's TransUnion credit file, and also provides unlimited access to your TransUnion credit report and score. The current retail value of TransUnion Credit Monitoring is \$9.95 per month.

To see if you are a Class Member and to obtain a full Notice of the proposed Settlement, the required procedures, the Effective Date, the deadlines, your obligations, and your options, you must visit www.townesettlement.com. This email is only a brief summary of the full Notice that is posted on the website. You may also obtain the full Notice by calling the Settlement Administrator at 800-961-6428 or writing the Settlement Administrator at Robert V. Townes, IV v. TransUnion, LLC and TrueLink, Inc., c/o The Garden City Group, Inc., P.O. Box 9130, Dublin, OH 43017-4130.

If you are an eligible Settlement Class member you have rights, obligations and options under the proposed Settlement. You have until August 20, 2007, to make your decision. **Your legal rights are affected whether you act or not.**

SUMMARY OF YOUR OPTIONS

1. PARTICIPATE IN THE SETTLEMENT AND SUBMIT AN AUTHENTICATION FORM

In order to receive the free months of TransUnion Credit Monitoring, you need only submit an Authentication Form either on-line or by mail. An Authentication Form may be obtained on-line at www.townesettlement.com, by calling 1-800-961-6428 or by sending a written request to the Settlement Administrator at Robert V. Townes, IV v. TransUnion, LLC and TrueLink, Inc., c/o The Garden City Group, Inc., P.O. Box 9130, Dublin, OH 43017-4130. Your Authentication Form must be submitted on-line or postmarked (if sent by mail) not later than 75 days after the Effective Date. For more information on these deadlines, the Effective Date of the Settlement, the Authentication procedure, and the settlement benefits, you may visit www.townesettlement.com. Do not contact the Court.

2. EXCLUDE YOURSELF FROM THE SETTLEMENT

This is the only option that allows you to bring your own lawsuit against TransUnion and TrueLink. Your request for exclusion must be mailed to the Settlement Administrator and postmarked on or before August 27, 2007. Do not contact the Court.

3. OBJECT TO OR COMMENT ON THE SETTLEMENT/ ATTEND THE HEARING

Write the Court and the Parties about why you do, or do not, support the Settlement or any of its provisions or about speaking to the Court about the fairness of the Settlement. The Court will hold a hearing on September 11, 2007, at 2:30 p.m. Your objection must be filed with the Court and served on counsel for the Parties on or before August 20, 2007.

4. DO NOTHING

You will automatically be included in the Settlement Class and give up your right to be part of any other lawsuit regarding the Offerings, and you will not be eligible to receive the economic relief unless you submit an Authentication Form.

ATTORNEYS' FEES, EXPENSES AND INCENTIVE AWARD

Counsel for the Settlement Class have pursued the Litigation on a contingent basis and have paid all the costs of the Litigation. These lawyers have not yet been paid or recovered any of their expenses. As part of the Settlement, Class Counsel will seek up to \$1.3 million in attorneys' fees and expenses. The Court will determine a reasonable fee and expense award at the Fairness Hearing based on Class Counsel's Fee and Expense Application and responses thereto. Defendants will not oppose Class Counsel's Fee and Expense Application. Class Counsel will also ask the Court to approve a \$7,500 Incentive Award to the Plaintiff Robert V. Townes, IV. None of these payments will reduce the benefits you receive. Any money the Court awards Class Counsel and the Plaintiff will be paid by the Defendants.

To get complete information about the proposed Settlement, the Authentication Form, the Effective Date, the deadlines, your obligations, and your options, you must visit www.townesettlement.com. Do not contact the Court.

Please do not reply to this message. We are unable to respond to inquiries sent in reply to this email. To contact us, please access the official Settlement Website at www.townesettlement.com.

EXHIBIT B

Robert V. Townes, IV v. TransUnion, LLC and TrueLink, Inc.
c/o The Garden City Group, Inc.
P.O. Box 9130
Dublin, Ohio 43017-4130

**NOTICE OF PROPOSED CLASS ACTION
SETTLEMENT**

THE BACK OF THIS CARD PROVIDES A
WEBSITE, TELEPHONE NUMBER AND
ADDRESS WHERE YOU CAN OBTAIN
INFORMATION IN ORDER TO SUBMIT
AN
AUTHENTICATION FORM.

THIS NOTICE ADVISES YOU OF A
PROPOSED
CLASS ACTION SETTLEMENT
WITH TRANSUNION AND TRUELINK.

THIS NOTICE MAY AFFECT YOUR
LEGAL RIGHTS.

PLEASE READ IT CAREFULLY.

Robert V. Townes, IV v. TransUnion, LLC and TrueLink, Inc., Case No. 04-1488-JJF (USDC, DE)

THIS CARD ONLY PROVIDES LIMITED INFORMATION ABOUT THIS SETTLEMENT

Your rights may be affected by a proposed class action Settlement of claims against TransUnion, LLC and TrueLink, Inc. (collectively, the "Defendants"). The Settlement would resolve a lawsuit in which Plaintiffs claim that Defendants violated the Credit Repair Organizations Act and state law by their advertising, marketing and sale of certain credit score and credit monitoring offerings (the "Offerings"). Defendants deny the allegations. Defendants' records indicate that you may be a member of the proposed Settlement Class, having purchased an Offering between 12/1/1999 – 4/16/2007.

The Settlement provides for the Defendants to make changes to the Offerings and to the marketing and advertising of the Offerings. The Settlement also provides for Settlement Class members to receive 3 free months of TransUnion Credit Monitoring. To receive the free TransUnion Credit Monitoring, you need only complete and submit an Authentication Form by the deadline – to protect your privacy rights – and those of the Defendants, not later than 75 days after the Effective Date. You may obtain complete information about the Settlement (including the Long Form Notice) and an Authentication Form and Deadlines by visiting the Settlement Website at www.townessettlement.com, telephoning 1-800-961-6428, or writing the Settlement Administrator at Robert V. Townes, IV v. TransUnion, LLC and TrueLink, Inc., c/o The Garden City Group, Inc., P.O. Box 9130, Dublin, OH 43017-4130.

IF YOU DO NOT WISH TO BE PART OF THIS SETTLEMENT, you may exclude yourself. To do so, you must mail a request to "OPT OUT," postmarked no later than August 27, 2007. The request must include an unambiguous statement that you wish to be excluded from the Settlement Class. Mail it to: Robert V. Townes, IV v. TransUnion, LLC and TrueLink, Inc., c/o The Garden City Group, Inc., P.O. Box 9130, Dublin, OH 43017-4130. The Court, located at 844 N. King Street, Wilmington, Delaware 19801, Courtroom 4124, will conduct a hearing on whether to approve the Settlement, and if so, determine what amount of fees and expenses should be awarded to class counsel (up to \$1.3 Million) and what Incentive Award should be given to the Plaintiff (up to \$7,500) on September 11, 2007 at 2:30 p.m. You may object to the Settlement in advance of that hearing by following the procedure set forth in the Long Form Notice.

All future Notices with respect to the Settlement will be provided by email ONLY.

Go to www.townessettlement.com to provide the Settlement Administrator with your current email address.